

## DODGE COUNTY SHERIFF'S OFFICE

Dale J Schmidt Sheriff Scott Mittelstadt Chief Deputy

## Law of the Month - November

It is now the time of year where the temperatures have dropped and we are starting to feel winter temperatures. This means a few things. First of all, with fewer daylight hours and the cooler weather, it is breeding season for deer, which means deer are traveling more. Also, as the temperature drops, the roads may get slick at times which could cause a vehicle collision. These are just two of the many reasons that it is important to have liability insurance. In Wisconsin, we are required to have liability insurance on our vehicles and have proof of insurance in our possession. Keep in mind, you can show this proof in the form of a card, or if your company has an app that you can log into, you can show the electronic version of your card. This will count as proof! Often times, drivers will tell deputies that they have insurance but don't have any proof. If a driver has insurance but does not have proof of insurance they can receive a citation of \$10.00. If a driver does not have any insurance, they can receive a \$200.50 citation, which is more than it would cost to just simply get the insurance. Even if you feel you are a good driver, it does not mean you don't need insurance.

## 344.62 Motor vehicle liability insurance required.

- (1) Except as provided in s. 344.63, no person may operate a motor vehicle upon a highway in this state unless the owner or operator of the vehicle has in effect a motor vehicle liability policy with respect to the vehicle being operated.
- (2) Except as provided in s. 344.63, no person may operate a motor vehicle upon a highway in this state unless the person, while operating the vehicle, has in his or her immediate possession proof that he or she is in compliance with sub. (1). The operator of the motor vehicle shall display the proof required under this subsection upon demand from any traffic officer. The proof required under this subsection may be produced in either printed or electronic format, including by display of electronic images on a cellular telephone or other electronic device. If this proof is displayed in electronic format on any cellular telephone or other electronic device, the traffic officer may not view, and producing proof in electronic format is not considered consent for the traffic officer to view, any content on the telephone or other device except the proof required under this subsection.